

RECEIVED
CENTRAL FAX CENTER

OCT 26 2005

PTO/SB/97 (08-00)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.


Certificate of Transmission under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the
United States Patent and Trademark Office

on October 26, 2005

Date

Attn: Examiner Charles R. Kyle
Fax: (571) 273-8300
From: GLENN PATENT GROUP
Tel: (650) 474-8400
Fax: (650) 474-8401


Signature

Kristianne Serrano

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify
each submitted paper.

Re: Serial No. 09/703,357
Atty. Docket No. WELL0011
TOTAL PAGES (incl. cover sheet) - 22
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Amendment (21 pages).

Burden Hour Statement: This form is estimated to take 0.03 hours to complete. Time will vary depending upon the needs of the individual user.
Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark
Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents,
Washington, DC 20231.

Application No. 09/703,357

**RECEIVED
CENTRAL FAX CENTER**

OCT 26 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5	In re Application of: Banaugh et al.	Docket No.: WELL0011
	Serial No. : 09/703,357	Art Unit: 3624
	Filed: 31 October 2000	Examiner: Kyle, Charles R.
10	Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions	
	October 26, 2005	
15	Mailstop: Amendments Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	

20 Amendment

Sir:

25 This is an Amendment in response to the Final Office Action, mailed August 26, 2005, for the above-identified patent application. Amendment to the claims is attached hereto. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.